

Information to identify the case:

Debtor 1	<u>Jeremy Richard Hubert Sr.</u>	Social Security number or ITIN	xxx-xx-9064
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Mandi Marie Hubert</u>	Social Security number or ITIN	xxx-xx-0187
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-10323-TPA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeremy Richard Hubert Sr.

Mandi Marie Hubert
fka Mandi Marie Latsko, fka Mandi Marie
Latsko-Hubert

8/18/22

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jeremy Richard Hubert, Sr.
Mandi Marie Hubert
Debtors

Case No. 18-10323-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Aug 18, 2022

Form ID: 3180W

Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 20, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Jeremy Richard Hubert, Sr., Mandi Marie Hubert, 21830 Vista Dr., Saegertown, PA 16433-6252
cr	+ Cincinnati Insurance Company, PO Box 145496, Cincinnati, OH 45250-5496
cr	+ Commonwealth of Pennsylvania, Department of Labor and Industry, Collections Support Unit, 651 Boas Street, Room 925, Harrisburg, PA 17121-0751
14806802	+ Andrew E. Callahan, Esq, Midland Funding LLC, 1 International Plaza, 5th Floor, Philadelphia, PA 19113-1510
14806807	+ Cincinnati Insurance Co, Bankruptcy Notice, PO Box 145496, Cincinnati, OH 45250-5496
14806811	+ Crawford County Care Center, 20881 Pa Hwy 198, Saegertown, PA 16433-6199
14806814	+ Gordon Jewelers Bank, Commenity Capital Bank, PO Box 183043, Columbus, OH 43218-3043
14806816	+ Law Offices of Joel Cardis, LLC, 2006 Swede Rd, Suite 100, Norristown, PA 19401-1787
14806819	+ Northwest Physicians Associates, 1012 Water St, Meadville, PA 16335-3468
14806822	Security Check, P.O. Box 22808, Jackson, MS 39225-2808
14806825	+ Zachary G. Evans, Esq, Poerio & Walter, Inc., 1119 Penn Avenue, Suite 303, Pittsburgh, PA 15222-4220

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Aug 19 2022 03:58:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 18 2022 23:52:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Aug 19 2022 03:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 18 2022 23:52:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/PDF: resurgentbknofications@resurgent.com	Aug 18 2022 23:56:05	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 18 2022 23:52:00	SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Aug 18 2022 23:52:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO

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			80129-2386
cr	+ Email/Text: SLNBKNotices@nationalbankruptcy.com	Aug 18 2022 23:52:00	Specialized Loan Servicing LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	+ EDI: WFHOME	Aug 19 2022 03:58:00	WELLS FARGO BANK, N.A., P.O. Box 10335, Des Moines, IA 50306-0335
14854090	EDI: ATLASACQU	Aug 19 2022 03:58:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
14863771	Email/PDF: resurgentbknotifications@resurgent.com	Aug 18 2022 23:55:55	Ashley Funding Services, LLC its successors and, assigns as assignee of Reimbursement, Technologies, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14806803	+ EDI: BANKAMER.COM	Aug 19 2022 03:58:00	Bank of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998-2238
14863547	+ EDI: BANKAMER2.COM	Aug 19 2022 03:58:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14806805	+ EDI: CAPITALONE.COM	Aug 19 2022 03:58:00	Capital One, Worlds Foremost Bank, Attn Bankruptcy, 4800 NW 1st St, Lincoln, NE 68521-4463
14806804	+ EDI: CAPITALONE.COM	Aug 19 2022 03:58:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14851256	Email/PDF: bncnotices@becket-lee.com	Aug 18 2022 23:55:55	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14807939	+ Email/Text: bankruptcy@cavps.com	Aug 18 2022 23:52:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14806808	+ EDI: CITICORP.COM	Aug 19 2022 03:58:00	Citibank/Sears, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14806809	+ EDI: CITICORP.COM	Aug 19 2022 03:58:00	Citibank/The Home Depot, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14806810	+ EDI: WFNNB.COM	Aug 19 2022 03:58:00	Comenity Bank/VS, PO Box 182273, Columbus, OH 43218-2273
14806812	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 18 2022 23:56:05	Credit One Bank, PO Box 98878, Las Vegas, NV 89193-8878
14809856	EDI: DISCOVER.COM	Aug 19 2022 03:58:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14806813	+ EDI: DISCOVER.COM	Aug 19 2022 03:58:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
15183862	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Aug 18 2022 23:52:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
14806806	EDI: JPMORGANCHASE	Aug 19 2022 03:58:00	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14806815	Email/Text: PBNCNotifications@peritussservices.com	Aug 18 2022 23:52:00	Kohls, Bankruptcy Dept, PO Box 2983, Milwaukee, WI 53201-2983
14806817	+ Email/PDF: resurgentbknotifications@resurgent.com	Aug 19 2022 00:06:21	LVNV Funding, LLC, POBox 10497, Greenville, SC 29603-0497
14863864	Email/PDF: resurgentbknotifications@resurgent.com	Aug 19 2022 00:06:21	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14863816	Email/PDF: resurgentbknotifications@resurgent.com	Aug 18 2022 23:56:01	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

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14859460	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 18 2022 23:52:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14806818	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 18 2022 23:52:00	Midland Funding, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2710
14806820	Email/Text: toleski@oamortho.com	Aug 18 2022 23:52:00	Ortho Assoc of Meadville, 11277 Vernon Place, Suite 200, Meadville, PA 16335-3719
14806821	EDI: PRA.COM	Aug 19 2022 03:58:00	Portfolio Recovery Associates, PO Box 12914, Norfolk, VA 23541
14864329	EDI: PRA.COM	Aug 19 2022 03:58:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14806920	+ EDI: RECOVERYCORP.COM	Aug 19 2022 03:58:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14992266	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Aug 18 2022 23:52:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
14806823	+ EDI: RMSC.COM	Aug 19 2022 03:58:00	Syncrony Bank / Am Eagle, Attn Bankruptcy, PO Box 965061, Orlando, FL 32896-5061
14855196	^ MEBN	Aug 18 2022 23:49:35	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14850686	+ EDI: WFHOME	Aug 19 2022 03:58:00	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663
14806824	EDI: WFHOME	Aug 19 2022 03:58:00	Wells Fargo Home Mortgage, Bankruptcy Dept., PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Federal Home Loan Mortgage Corporation, as Trustee
cr		Federal Home Loan Mortgage Corporation, as Trustee
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14809700	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14809112	##+	Security Credit Service, Suite 108, 2653 W. Oxford Loop, Oxford, MS 38655-2929

TOTAL: 2 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 20, 2022

Signature: /s/Gustava Winters

District/off: 0315-1

User: auto

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 18, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3 bnicholas@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor WELLS FARGO BANK N.A. pawb@fedphe.com
John Wesley Rowden	on behalf of Defendant Mandi Hubert jwrowden@yahoo.com elizdugan@yahoo.com;rowdenjr77560@notify.bestcase.com
John Wesley Rowden	on behalf of Debtor Jeremy Richard Hubert Sr. jwrowden@yahoo.com, elizdugan@yahoo.com;rowdenjr77560@notify.bestcase.com
John Wesley Rowden	on behalf of Creditor Cincinnati Insurance Company jwrowden@yahoo.com elizdugan@yahoo.com;rowdenjr77560@notify.bestcase.com
John Wesley Rowden	on behalf of Joint Debtor Mandi Marie Hubert jwrowden@yahoo.com elizdugan@yahoo.com;rowdenjr77560@notify.bestcase.com
Jonathan Casey Beech	on behalf of Plaintiff Cincinnati Insurance Company jbeech@pwlawinc.com
Maria Miksich	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2019-3 mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Zachary G Evans	on behalf of Plaintiff Cincinnati Insurance Company zevans@pwlawinc.com
Zachary G Evans	on behalf of Creditor Cincinnati Insurance Company zevans@pwlawinc.com

TOTAL: 12